Shi 3624 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

William A. Cooper

Examiner:

Colbert, Ella

Serial No.:

pplicant:

09/614,270

Group Art Unit:

3624

Filed:

SEP 1 3 2004

July 12, 2000

Docket No.:

TCFB.002PA (NEW)

(11348.36US01)

Title:

DEBIT CARD BILLING SYSTEM

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on September 3, 2004.

By: All Jennifer L. Parson

REVOCATION AND POWER OF ATTORNEY

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir or Madam:

Please revoke any existing Powers of Attorney, if any, and appoint the following attorneys and/or patent agents to prosecute this application and to transact all business in the U.S. Patent and Trademark Office in connection therewith:

Robert J. Crawford,

Reg. No. 32,122

LeRoy D. Maunu

Reg. No. 35,274

and other attorneys of Crawford Maunu PLLC

Certificate Under 37 C.F.R. § 3.73(b)

TCF Financial Corporation, a corporation organized and existing under and by virtue of the laws of the State of Delaware, and having an office and place of business at 801 Marquette Avenue, Minneapolis, Minnesota 55402, certifies that it is the assignee of the entire right, title, and interest in the patent application identified above by virtue of an assignment recorded at Reel 010959, Frame 0174, (copy attached) from the inventor of the patent application identified above.

The undersigned has reviewed all the documents in the chain of title of the patent application identified above and, to the best of undersigned's knowledge and belief, title is in the assignee identified above.

The undersigned is empowered to sign this statement on behalf of the assignee.

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further, that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

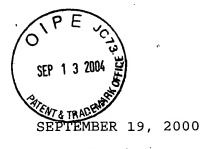
Please direct all correspondence in this application to:

Robert J. Crawford CRAWFORD MAUNU PLLC 1270 Northland Drive, Suite 390 St. Paul, MN 55120

Date: September 7, 2004

Gene Allen

Title: <u>Corpora Xe</u> <u>Counsel</u>
TCF Financial Corporation





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PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 703-308-9723. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, ASSIGNMENT DIVISION, BOX ASSIGNMENTS, CG-4, 1213 JEFFERSON DAVIS HWY, SUITE 320, WASHINGTON, D.C. 20231.

RECORDATION DATE: 07/12/2000

REEL/FRAME: 010959/0174

NUMBER OF PAGES: 3

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

ASSIGNOR:

COOPER, WILLIAM A.

DOC DATE: 07/12/2000

ASSIGNEE:

TCF FINANCIAL CORPRATION 801 MARQUETTE AVENUE MINNEAPOLIS, MINNESOTA 55402

SERIAL NUMBER: 09614270

PATENT NUMBER:

FILING DATE: 07/12/2000

ISSUE DATE:

KIMBERLY WHITE, EXAMINER ASSIGNMENT DIVISION OFFICE OF PUBLIC RECORDS

FORM PTO-1595 (Rev. 6-93) OMB No. 0651-0011 (M&G-11348.36US01

08-03-2000



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U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office

To the Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof. 2. Name and address of receiving party(ies): 1. Name of conveying party(ies): TCF Financial Corporation William A. Cooper 801 Marquette Avenue Minneapolis, Minnesota 55402 Additional name(s) & address(es) attached?

Yes

No Additional name(s) of conveying party(ies) attached?

Yes

No Nature of conveyance: Assignment Merger Security Agreement Change of Name Other: Execution Date: July 12, 2000 4. Application number(s) or patent number(s): If this document is being filed together with a new application, the execution date of the application is: July 12, 2000 B. Patent No.(s) A. Patent Application No.(s) 09614270 Additional numbers attached?
Yes
No 6. Total number of applications and patents involved: 1 5. Name and address of party to whom correspondence concerning document should be mailed: 7. Total fee (37 CFR 3.41): \$40.00 Enclosed Samuel A. Hamer Name: Authorized to be charged to deposit account Merchant & Gould P.C. Address: P.O. Box 2903 8. Please charge any additional fees or credit any Minneapolis, MN 55402-0903 overpayments to our Deposit account number: 13-2725 PATENT TRADEMARK OFFICE DO NOT USE THIS SPACE 9. Statement and signature: To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document. July 12, 2000 Samuel A. Hamer Date Signature Name of Person Signing Total number of pages including cover sheet, attachments, and document: 3 Do not detach this portion Mail documents to be recorded with required cover sheet information to: Commissioner of Patents and Trademarks **Box Assignments** Washington, D.C. 20231 Public burden reporting for this sample cover sheet is estimated to average about 30 minutes per document to be recorded, including time for reviewing the document and gathering the data needed, and completing and reviewing the sample cover sheet. Send comments regarding this burden estimate to the U.S. Patent and Trademark Office, Office of information systems, PK2-1000C, Washington, D.C. 20231, and to the Office of Management and Budget, Paperwork Project (1651-011). Weshington, D.C. 20502

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Reduction Project (0651-0011), Washington, D.C. 20503.

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ASSIGNMENT

WHEREAS, I, William A. Cooper, residing at 300 Ferndale Drive, Wayzata, Minnesota 55391, made certain new and useful inventions and improvements for which I filed an application for Letters Patent of the United States on even date herewith, which is entitled DEBIT CARD BILLING SYSTEM.

AND WHEREAS, TCF Financial Corporation, a corporation organized and existing under and by virtue of the laws of the State of Delaware, and having an office and place of business at 801 Marquette Avenue, Minneapolis, Minnesota 55402 (hereinafter "Assignee") is desirous of acquiring the entire right, title and interest in and to said inventions, improvements and application and in and to the Letters Patent to be obtained therefor;

NOW THEREFORE, to all whom it may concern, be it known that for and in consideration of the sum of One Dollar and other good and valuable considerations, the receipt and sufficiency whereof is hereby acknowledged, I have sold, assigned, and transferred, and by these presents do sell, assign and transfer unto said Assignee, its successors or assigns, the entire right, title and interest for all countries in and to all inventions and improvements disclosed in the aforesaid application, and in and to the application, all divisions, continuations, or renewals thereof, all Letters Patent which may be granted therefrom, and all reissues or extensions of such patents, and in and to any and all applications which have been or shall be filed in any foreign countries for Letters Patent on the inventions and improvements, including an assignment of all rights under the provisions of the International Convention, and all Letters Patent of foreign countries which may be granted therefrom; and I do hereby authorize and request the Commissioner of Patents and Trademarks to issue any and all United States Letters Patent for the aforesaid inventions and improvements to the Assignee as the assignee of the entire right, title and interest in and to the same, for the use of the Assignee, its successors and assigns.

AND, for the consideration aforesaid, I do hereby agree that I and my executors and legal representatives will make, execute and deliver any and all other instruments in writing including any and all further application papers, affidavits, assignments and other documents, and will communicate to said Assignee, its successors and representatives all facts known to me relating to said improvements and the history thereof and will testify in all legal proceedings and generally do all things which may be necessary or desirable more effectually to secure to and vest in said Assignee, its successors or assigns the entire

right, title and interest in and to the improvements, inventions, applications, Letters Patent, rights, titles, benefits, privileges and advantages hereby sold, assigned and conveyed, or intended so to be.

AND, furthermore I covenant and agree with said Assignee, its successors and assigns, that no assignment, grant, mortgage, license or other agreement affecting the rights and property herein conveyed has been made to others by me and that full right to convey the same as herein expressed is possessed by me.

IN TESTIMONY WHEREOF, I have hereunto set my hand this 12 day of
July , 2000.
William A. Cooper
William 11. Cooper
STATE OF
STATE OF NO) ss. COUNTY OF NON)
On this 18 day of 3000 before me personally appeared William
A. Cooper to me known and known to me to be the person described in and who executed the foregoing
instrument, and he duly acknowledged to me that he executed the same for the uses and purposes therein
set forth.
[SEAL]
Notary Public

DEBRA J. PETERSON
NOTARY PUBLIC-MINNESOTA
My Commission Expires Jan. 31, 2005